

**Division of Enterprise Operations
Bureau of State Risk Management
Risk Management Specialist
Liability Claims Specialist**

Under general direction of the Bureau Director of State Risk Management and the State Property & Liability (P&L) Program Manager, the position is responsible for providing professional and technical support of the statewide liability claims management program and various property and liability program initiatives. Activities include working with state agency staff, the State's third-party adjuster, and Department of Justice attorneys and paralegals to investigate claims, determine appropriate course of action, implement the appropriate course of action, and settle large exposures. The activities of the position also include providing input, support and assistance with statewide efforts to mitigate and/or remediate risk exposures. Activities include assisting in development of policies and procedures to limit and reduce property and liability exposures and developing and implementing training.

Additionally, this position assists in collecting material and submission data for marketing of excess coverage and determining the exposures to be included in excess commercial property and liability insurance.

This position requires job knowledge, skills and abilities in the following disciplines: Insurance industry background or equivalent, principles of insurance and practical insurance applications and concepts; risk management principles, concepts and applications; risk identification and assessment; claims management and resolution; comprehensive communication skills; effective people management skills and the ability to work effectively with others and develop effective working relationships.

A. 35% Manage the liability claims process for the State of Wisconsin.

A1. Serve as the state's primary contact for liability claims and coordinate all liability claims investigations and disposition for the State of Wisconsin, totaling approximately 600 claims a year with an estimated annual budget of approximately \$6 million. Collect, organize, analyze all liability claims submitted to BSRM, with authority to determine liability issues, and approve, deny or modify claims findings up to an authorized amount. In complex cases involving contributory negligence, subrogation or workers' compensation, advise state agency and/or take claim management over from agency and perform independent investigation, negotiations and disposition of claim.

A2. Act as contact person for agency personnel for liability matters. Ensure liability claims are being handled promptly and thoroughly.

A3. Consult with the Property and Liability Program Manager in adjusting and settling claims within assigned authority level. This entails reviewing negligence issues through detailed analysis of police reports, claimant statements, medical records, employment records and witness statements. This also includes authority to negotiate with claimants, insurance adjusters and attorneys to settle claims on the state's behalf and

ensuring that documentation relating to all claims is properly maintained and filed in BSRM.

A4. This position works with the Property and Liability Program Manager to monitor and manage the offsite claims adjustment service used to investigate serious bodily injury claims.

A5. Analyze property losses for subrogation possibilities. Pursue subrogation where it is determined that this option exists.

A6. Act as liaison between the Attorney General's office and other state agencies on liability claims with a potential exposure over \$10,000 and up to \$50,000. Provide a thorough written legal and factual analysis of all claims over \$10,000 to the Attorney General's office for review and discussion. Confer with DOJ and the Property and Liability Manager to reach an agreement on the best course of action for claims over \$10,000 and up to \$50,000.

A7. Participate in reviews with DOJ attorneys to perform risk analysis in larger liability cases which are in litigation to determine possible exposures, set reserves, and explore creative settlement possibilities to minimize the state's present and future liabilities.

A8. Provide written Settlement Fact Sheet to the Secretary of DOA outlining the factual and legal basis for all claims with a potential exposure of \$50,000 or more.

A9. Provide financial management of agency claims in consultation with the Property Liability Manager. This includes reconciling monthly program appropriations and providing experience ratings for use in calculating agency experience per fiscal year.

A10. Assist with collecting appropriations and loss experience data for all state agencies for use in determining each agency's premium for the next fiscal year.

A11. Alert P&L Program Manager, Bureau Director of high profile cases and/or those involving large exposures.

A12. Alert appropriate Workers Compensation staff to WC issues that arise in either property or liability claims involving injury to a state employee.

B. 15% Provide management support of statewide project team activities that are created to address major liability exposure issues facing state agencies.

B1. Assist with statewide project teams at the direction of the Risk Management Executive Council, Bureau Director of State Risk Management, and the Property & Liability Manager. Serve as contact person providing guidance for project teams, develop times for action, and coordinate meetings and workgroup output. Provide reference on

current and proposed program activities to committee members. Coordinate, facilitate, and document committee activities.

B2. Provide organizational, reference and managing support to P&L Manager and Bureau Director of State Risk Management.

C. 10% Provide management support for property and liability program initiatives and assist in developing excess property and liability insurance submittals.

C1. Participate in Property and Liability loss prevention and risk control programs.

C2. Manage and coordinate Probable Maximum Loss (PML) and Appraisal initiatives. Communicate with involved agencies and the private sector as necessary.

C3. Manage the 12/15 passenger van driver training program. Coordinate the training dates and classroom and instructor availability.

C4. Provide support to the Property and Liability Program Manager in the review, approvals and related correspondence for the state's Voluntary Healthcare Provider program.

C5. Assist with the Broker Request for Proposal process as necessary.

C6. Complete necessary revisions to BSRM forms and information on the Bureau's Property and Liability website.

C7. Monitor the State's auto glass contract. Review invoices for accuracy and process them for payment. Obtain and review annual usage reports to ensure service requirements continue to be met. Communicate with the vendor as necessary on issues as they arise. Coordinate the Request for Bid or Proposal as necessary.

C8. Generate loss run reports required for excess insurance submittals and generate claims activity reports for quarterly and annual submissions. Gather data from state agencies as necessary when completing questionnaires.

C9. Identify and initiate updates to the Statement of Values worksheets dealing with state-owned buildings valued at \$1M or greater. Work with the Division of State Facilities database to export data.

D. 10% Provide Support for policies, procedures, training materials, and present training that will assist the state in limiting and reducing property and liability exposures.

- D1. Work with the Property and Liability Manager and Bureau Director to analyze trends in liability exposures. Assist in development of RMIS system reports which allow for ad hoc reporting of losses by claim type statewide to help identify areas of exposure which require efforts at education and prevention.
- D2. Assist in identifying exposures, either by the volume of claims or the large potential claim type. Work with agency management and staff to garner feedback on the causes and problems involved in the claims, in order to assist with preventative policies and procedures to be implemented statewide.
- D3. Use computer technology, including Web-based technology, PowerPoint and desktop publishing capabilities and RMIS to support development of materials based on research and investigation.
- D4. Working with the Bureau Director and Property and Liability Program Manager, perform final editorial duties on training and program materials and policy statements for distribution to state agencies. Utilize bureau website for distribution when appropriate.
- D5. Provide support in coordinating and travel statewide to present educational workshop training to state agency personnel, in order to illuminate areas of concern and explain procedures and policies promulgated by DOA to reduce risk.
- D6. Serve on various ad-hoc committees.
- D7. Assist and support planning activities related to the annual risk management conference.
- D8. Present training on the procedural manuals for the P&L Risk Management Information System.

E. 5% Support the Bureau Director and Property and Liability Program manager in overall management of the statewide property and liability portion of the Risk Management Information System (RMIS)

- E1. Provide support and serve on the user group committee representing the property and liability components of the RMIS system. Provide feedback to ensure that all claims statewide are accurately input into the system. Monitor the integrity of the system and coordinate property and liability RMIS needs.
- E2. Acquire knowledge to develop ad hoc report writing capabilities on the RMIS to ensure that claims data is available as needed.
- E3. Provide both formal and informal training as necessary on the use of the system.

- E4. Update RMIS user manuals to keep them current.
- E5. Act as liaison in working with the system vendor, agency risk management offices, and other divisions within DOA to utilize the RMIS system to its potential. This includes addressing system malfunctions or user problems, as well as forwarding suggested enhancements, fixes, changes, etc. to the designated Administrative Manager for STARS.
- E6. Perform monthly reconciliation with WISMART accounting system on all liability claims paid for a fiscal year.
- E7. Input and monitor reserves on claims in consultation with the Property and Liability Program Manager. Manage reserve information submitted by the Attorney General's office and off-site claims adjustment service.
- E8. Maintain and update historical reports on property and liability claims activity.

F. 10% Provide management support of claims and maintain Property and Liability Manual.

- F1. Maintain familiarity with the property program to serve as a backup, ensuring continuous coverage in the event of absence or vacancy. Provide claims reporting activities for these claims as necessary to ensure claims are handled promptly and thoroughly. This includes working with the State's outside adjuster and with state agency risk management staff to determine whether a property loss meets the criteria necessary for investigation by the State's property claims adjustment service.
- F2. Generate monthly reconciliation reports from RMIS and WISMART and provide to property claims specialist.
- F3. Generate annual loss experience reports for all state agencies and provide to property claims specialist for use in determining each agency's premium for the next fiscal year.
- F4. Work with agencies at ensuring liability claims are being reported and managed properly and participate in audits with the Program and Liability Program Manager.
- F5. Maintain and update historical reports on property values.
- F5. Provide support to the Property and Liability Program Manager to assist in updates to the claims manual regarding loss documentation procedures, statutory filing requirements and claims management policies and procedures.
- F6. Work with agency personnel to identify areas of concern and work to integrate information into the manual.

G. 10% Coordinate all bureau procurements and contracts under the direction of the Bureau Director.

G1. Work with Bureau Director and program managers in developing and managing all bureau procurements including the development of RFPs and serve as primary contact with the Bureau of State Procurement.

G2. Monitor all bureau contracts and development necessary documents for annual renewals of existing contracts.

H. 5% Perform other duties as assigned to further enhance the State Risk Management Program.

H1. Work with Bureau Director and Worker's Compensation Program Bureau Director and staff to cross train with property and liability program and identify areas of overlapping interest.

H2. Work with Safety Manager in joint areas of concern.

H3. Assist in coordinating the Risk Management Conference, including identifying workshop and session topics, speakers, and moderators, and provide administrative assistance.

H4. Act as liaison with agencies to ensure that proper certificates of insurance are issued to third parties.

Knowledge, Skills, and Abilities:

1. Ability to work independently and prioritize multiple work assignments.
2. Effective written and verbal communication skills.
3. Excellent customer service skills.
4. Analytical and problem-solving skills.
5. Strong organizational and project management skills.
6. Ability to work well with diverse groups in a team environment.
7. Proficiency in Microsoft office products (Word, Excel, PowerPoint along with the ability to utilize the internet (web) for research, training and hosting information).
8. Ability to draft reports and other documents and to interpret Department, Division, and Bureau policies, procedures and rules.
9. Knowledge of claims and related risk management practices to identify and address unique statewide risks.
10. Skill investigating property and liability claims.
11. Knowledge of loss prevention strategies, practices, and programs.
12. Skill reviewing and interpreting insurance and program coverage policies.